

FIG. 1

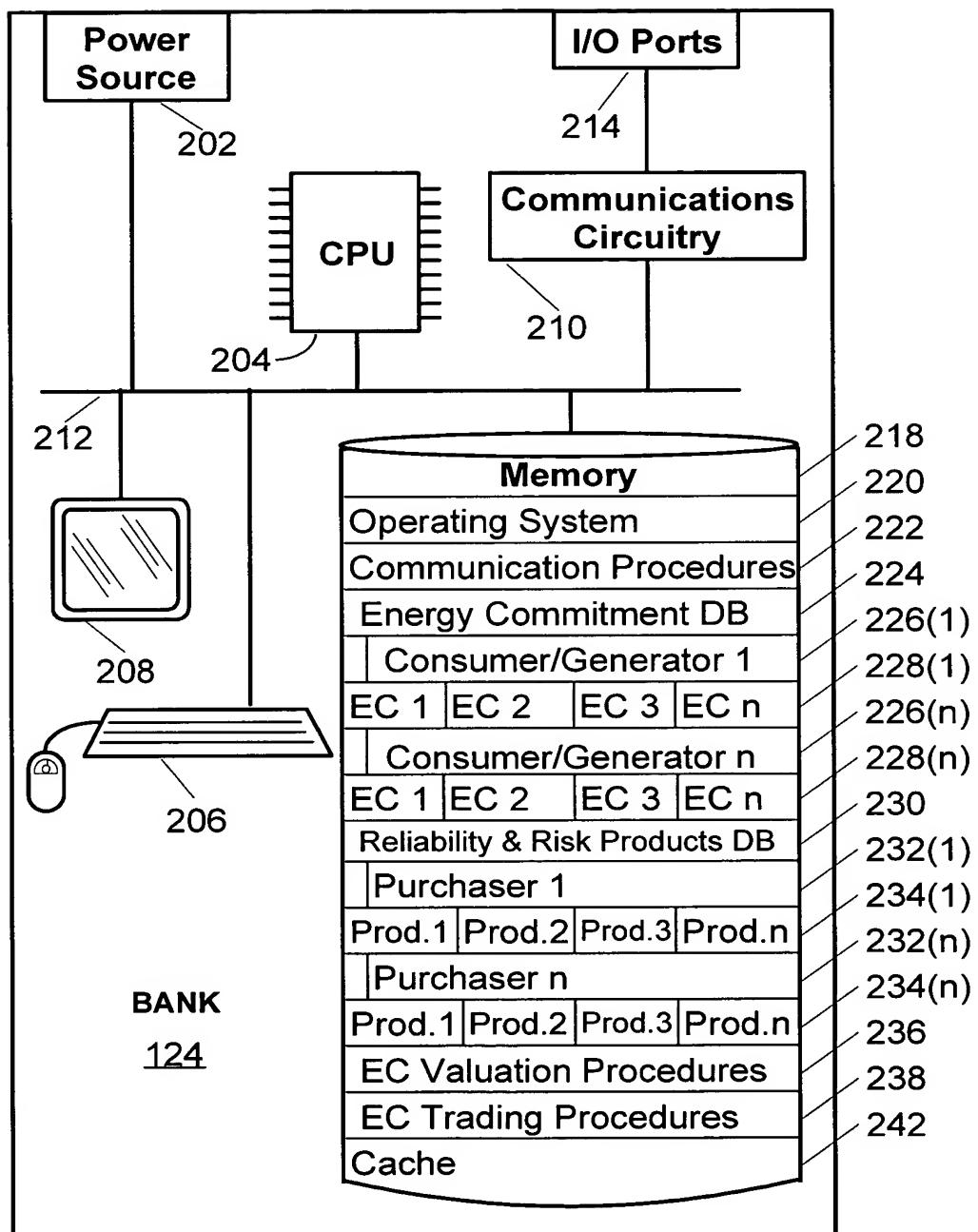
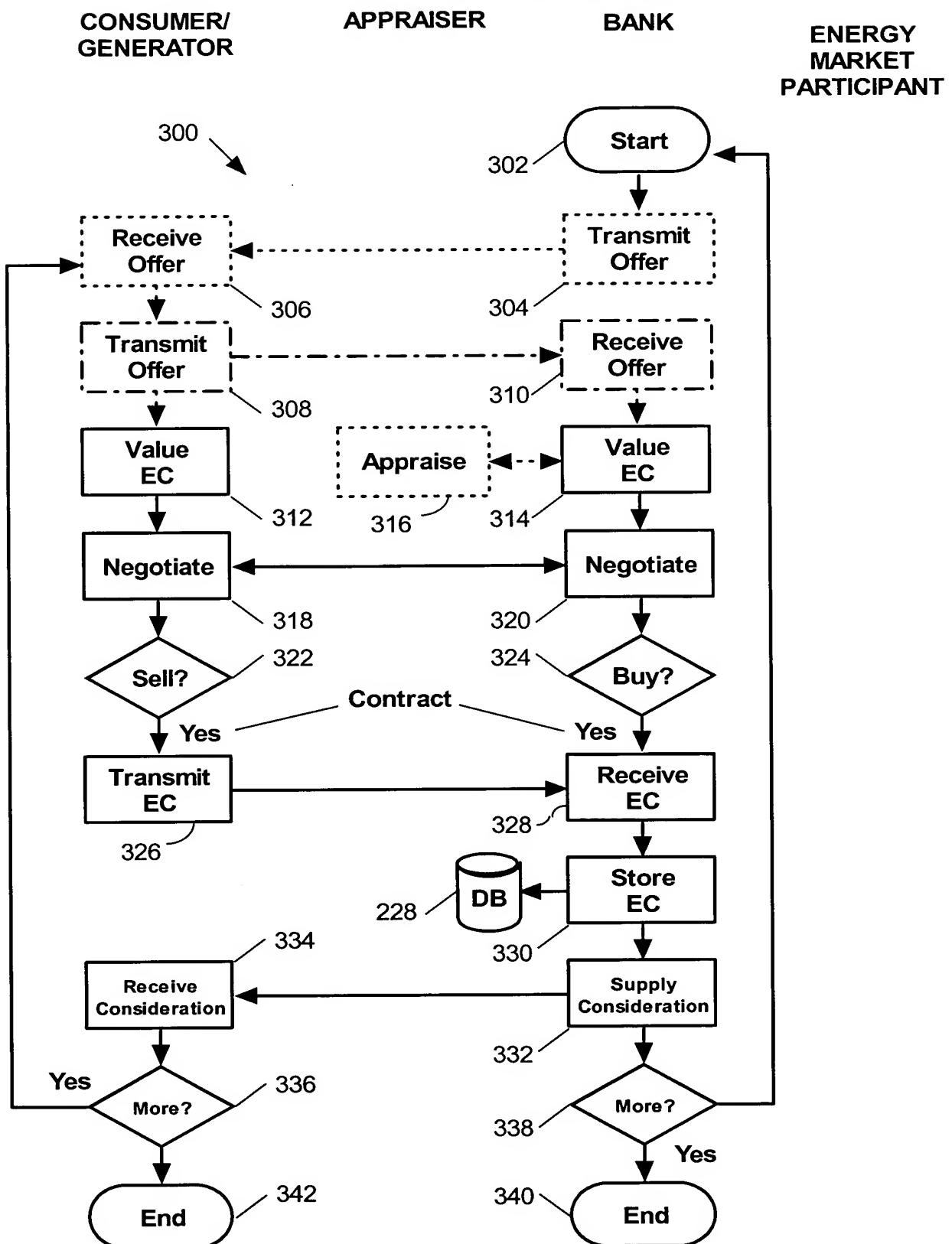


FIG. 2

Bank Purchasing ECs**FIG. 3A**

Trading ECsCONSUMER/
GENERATOR

BANK

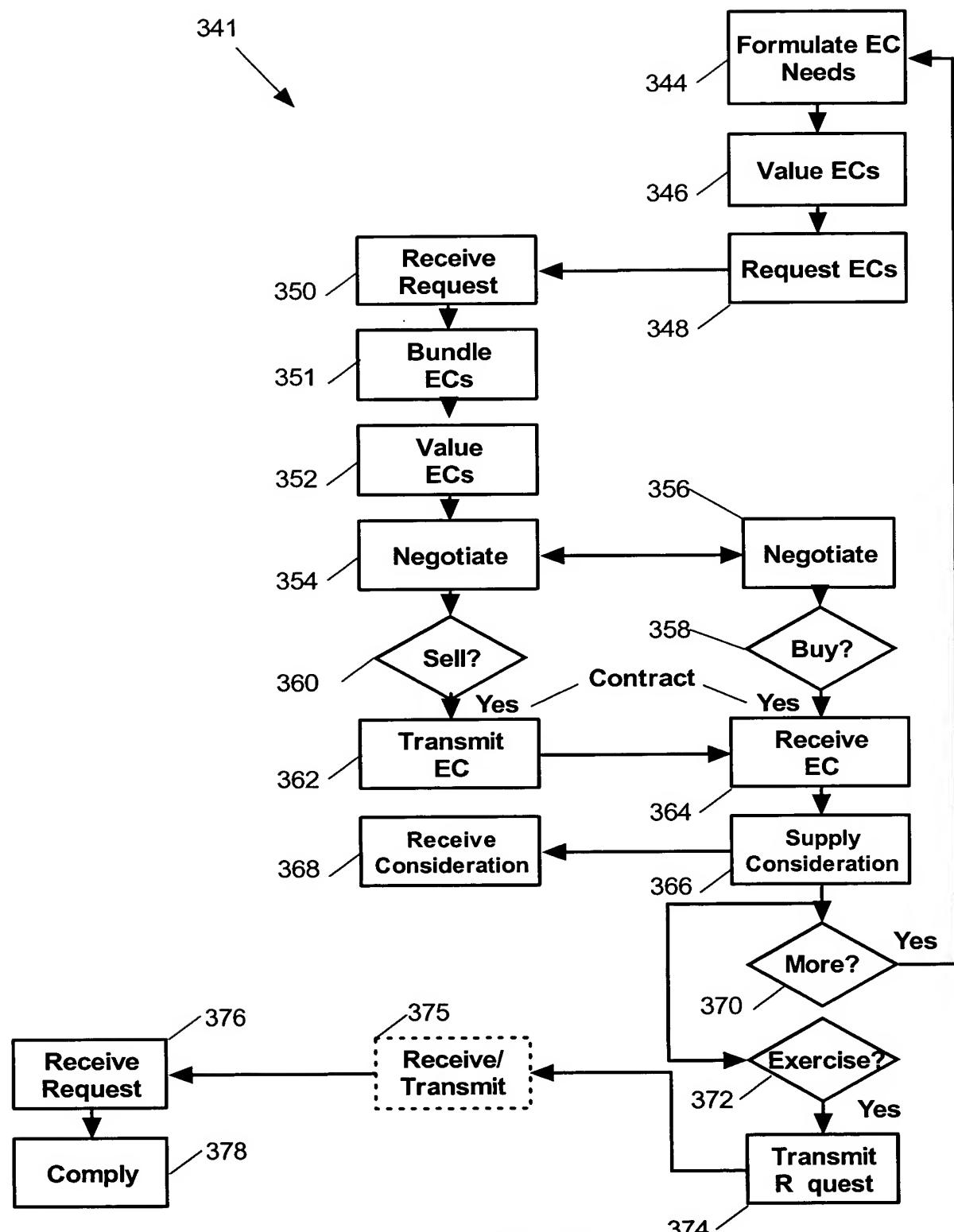
ENERGY
MARKET
PARTICIPANT

FIG. 3B